



PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO		Application Number	09/705,486
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	November 3, 2000
		First Named Inventor	Joseph Gandler
		Art Unit	3623
		Examiner Name	S. Jarrett
Sheet	1 of 27	Attorney Docket Number	72167.000166

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	2.	US 2001/0032184	10-18-2001	Tenembaum	
	3.	US 2001/0047295	11-29-2001	Tenembaum	
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	5.	US 2001/0054003	12-20-2001	Chien et al.	
	6.	US 2002/0007313	01-17-2002	Mai et al.	
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	8.	US 2002/0010599	01-24-2002	Levison	
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	17.	US 2002/0107788	08-08-2002	Cunningham	
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	20.	US 2002/0188869	12-12-2002	Patrick	
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	29.	US 2003/0070084	04-10-2003	Satomaa et al.	
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Examiner Name	S. Jarrett

Attorney Docket Number **72167.000166**

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EXAMINER SIGNATURE *Scott Jarrett*

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11	97.	US 5546452	08-13-1996	Andrews	
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Application Number **09/705,486**

Filing Date **November 3, 2000**

First Named Inventor **Joseph Gandler**

Art Unit **3623**

Examiner Name **S. Jarrett**

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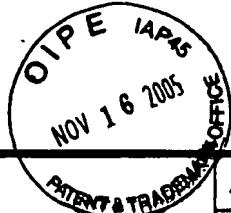
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123.	US 5638457	06-10-1997	Deaton et al.		
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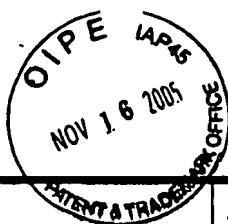
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	222.	US 5880769	03-09-1999	Nemirofsky	
	223.	US 5883810	03-16-1999	Franklin et al.	
	224.	US 5884032	03-16-1999	Bateman	
	225.	US 5884270	03-16-1999	Walker et al.	{
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Sheet **11 of 27**

Application Number	09/705,486
Filing Date	November 3, 2000
First Named Inventor	Joseph Gendler
Art Unit	3623
Examiner Name	S. Jarrett
Attorney Docket Number	72167.000166

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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
0	241.	US 5918239	06-29-1999	Allen et al.	
	242.	US 5920847	07-06-1999	Kolling et al.	
	243.	US 5921864	07-13-1999	Walker et al.	
	244.	US 5923763	07-13-1999	Walker et al.	
	245.	US 5926796	07-20-1999	Walker et al.	
	246.	US 5926812	07-20-1999	Hilsenrath	
	247.	US 5930764	07-27-1999	Melchiona	
	248.	US 5933816	09-03-1999	Zeanah	
	249.	US 5933817	08-03-1999	Hucal	
	250.	US 5933823	08-03-1999	Cullen	
	251.	US 5933827	09-03-1999	Cole	
	252.	US 5940812	08-17-1999	Tengel et al.	
	253.	US 5943656	08-24-1999	Crooks	
	254.	US 5944824	08-31-1999	He	
	255.	US 5945653	08-31-1999	Walker et al.	
	256.	US 5946388	08-31-1999	Walker et al.	
	257.	US 5947747	09-07-1999	Walker et al.	
	258.	US 5949044	09-07-1999	Walker et al.	
	259.	US 5949875	09-07-1999	Walker et al.	
	260.	US 5950173	09-07-1999	Perkowski	
	261.	US 5950174	09-07-1999	Brendzel	
	262.	US 5950206	09-07-1999	Krause	
	263.	US 5952639	07-14-1999	Ohki	
	264.	US 5952641	09-14-1999	Korshun	

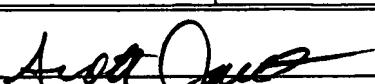
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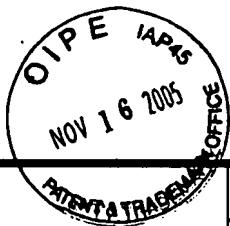
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Substitute for form 1449A/PTO		Application Number	09/705,486
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	November 3, 2000
		First Named Inventor	Joseph Gendler
		Art Unit	3623
		Examiner Name	S. Janett
Sheet	12 of 27	Attorney Docket Number	72167.000166

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
J	265.	US 5953710	09-14-1999	Fleming	
	266.	US 5956695	09-21-1999	Carrithers et al.	
	267.	US 5958007	09-28-1999	Lee et al.	
	268.	US 5960411	09-28-1999	Hartman et al.	
	269.	US 5961593	10-05-1999	Gabber et al.	
	270.	US 5963635	10-05-1999	Szlam et al.	
	271.	US 5963925	10-05-1999	Kolling et al.	
	272.	US 5963952	10-05-1999	Smith	
	273.	US 5963953	10-05-1999	Cram et al.	
	274.	US 5966695	10-12-1999	Melchionne et al.	
	275.	US 5966699	10-12-1999	Zandi	
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	282.	US 5970483	10-19-1999	Evans	
	283.	US 5978467	11-02-1999	Walker et al.	
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	285.	US 5987434	11-16-1999	Libman	
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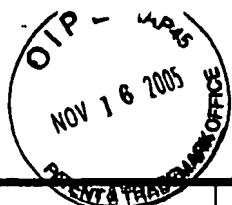


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Substitute for form 1449A/PTO		Application Number	09/705,486
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	November 3, 2000
		First Named Inventor	Joseph Gendler
		Art Unit	3623
		Examiner Name	S. Jarrett
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U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
✓	289.	US 5991748	11-23-1999	Taskett	
✓	290.	US 5991751	11-23-1999	Rivette et al.	
✓	291.	US 5991780	11-23-1999	Rivette	
✓	292.	US 5995948	11-30-1999	Whitford	
✓	293.	US 5995976	11-30-1999	Walker et al.	
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✓	295.	US 5999907	12-07-1999	Donner	
✓	296.	US 6000033	12-07-1999	Kelly et al.	
✓	297.	US 6001016	12-14-1999	Walker et al.	
✓	298.	US 6003762	11-21-1999	Hayashida	
✓	299.	US 6005939	12-21-1999	Fortenberry et al.	
✓	300.	US 6006205	12-21-1999	Loeb et al.	
✓	301.	US 6006249	12-21-1999	Leong	
✓	302.	US 6009415	12-28-1999	Shurling et al.	
✓	303.	US 6009442	12-28-1999	Chen et al.	
✓	304.	US 6010404	01-04-2000	Walker et al.	
✓	305.	US 6012088	01-04-2000	Li et al.	
✓	306.	US 6012983	01-11-2000	Walker et al.	
✓	307.	US 6014439	01-11-2000	Walker et al.	
✓	308.	US 6014635	01-11-2000	Harris et al.	
✓	309.	US 6014636	01-11-2000	Reeder	
✓	310.	US 6014638	01-11-2000	Burge et al.	
✓	311.	US 6014641	01-11-2000	Loeb et al.	
✓	312.	US 6014645	01-11-2000	Cunningham	
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First Named Inventor Joseph Gendler

Art Unit 3623

Examiner Name S. Jarrett

Attorney Docket Number 72167.000166

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Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
JJ	313.	US 6016810	01-25-2000	Ravenscroft	
	314.	US 6018714	01-25-2000	Risen Jr.	
	315.	US 6018718	01-25-2000	Walker et al.	
	316.	US 6024640	02-15-2000	Walker et al.	
	317.	US 6026429	02-15-2000	Jones et al.	
	318.	US 6032134	02-29-2000	Weissman	
	319.	US 6032147	02-29-2000	Williams et al.	
	320.	US 6038547	03-14-2000	Casto	
	321.	US 6038552	03-14-2000	Fleischl et al.	
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	334.	US 6070244	05-30-2000	Orchler et al.	
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Substitute for form 1449A/PTO		Application Number	09/705,486
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	November 3, 2000
		First Named Inventor	Joseph Gendler
		Art Unit	3623
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U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
1	337.	US 6075519	06-13-2000	Okatani et al.	
	338.	US 6076072	06-13-2000	Libman	
	339.	US 6081790	06-27-2000	Rosen	
	340.	US 6081810	06-27-2000	Rosenzweig et al.	
	341.	US 6085168	07-04-2000	Mori et al.	
	342.	US 6088444	07-11-2000	Walker et al.	
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	360.	US 6128599	10-03-2000	Walker et al.	
EXAMINER SIGNATURE <i>Joe S. Jarrett</i>			DATE CONSIDERED <i>7/31/2005</i>		

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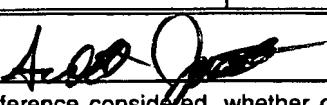
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Application Number	09/705,486
Filing Date	November 3, 2000
First Named Inventor	Joseph Gendler
Art Unit	3623
Examiner Name	S. Jarrett

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U.S. PATENT DOCUMENTS

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1	361.	US 6128602	10-03-2000	Northington et al.	
	362.	US 6131810	10-17-2000	Weiss et al.	
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Filing Date	November 3, 2000
First Named Inventor	Joseph Gandler
Art Unit	3623
Examiner Name	S. Jarrett

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U.S. PATENT DOCUMENTS

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385.	US 6199077	03-06-2001	Inala et al.		
386.	US 6201948	03-13-2001	Cook et al.		
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392.	US 6216115	04-10-2001	Barrameda et al.		
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397.	US 6227447	05-08-2001	Campisano		
398.	US 6230148	05-08-2001	Pare et al.		
399.	US 6243688	06-05-2001	Kalina		
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403.	US 6260026	07-10-2001	Tomida et al.		
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407.	US 6269348	07-31-2001	Pare et al.		
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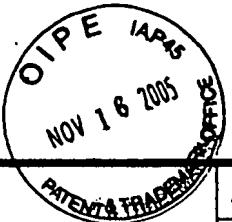
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		First Named Inventor	Joseph Gendler
		Art Unit	3623
		Examiner Name	S. Jarrett
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U.S. PATENT DOCUMENTS					
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J	409.	US 6289322	09-11-2001	Kitchen et al.	
J	410.	US 6298330	10-02-2001	Gardenswartz et al.	
	411.	US 6298356	10-02-2001	Jawahar et al.	
	412.	US 6301567	10-09-2001	Leong et al.	
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	416.	US 6317838	11-13-2001	Baize	
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	418.	US 6327573	12-04-2001	Walker et al.	
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	420.	US 6332192	12-18-2001	Boroditsky et al.	
	421.	US 6336104	01-01-2002	Walker et al.	
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	431.	US 6460141	10-01-2002	Olden, Eric M.	
D	432.	US 6493677	12-10-2002	von Rosen et al.	
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Application Number	09/705,486
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First Named Inventor	Joseph Gendler
Art Unit	3623
Examiner Name	S. Jarrett
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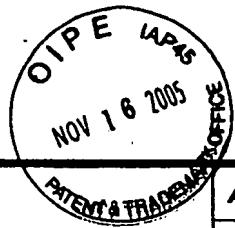
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SG	433.	US 6493685	12-10-2002	Ensel et al.	
	434.	US 6496855	12-17-2002	Hunt et al.	
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	450.	US 6687222	02-03-2004	Albert et al.	
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		Country Code Number-Kind Code (if known)	Publication Date MM-DD-YYYY			
Y	455.	DE 19731293	1/14/1999	Mannesmann		N/O
Y	456.	EP 0884877	12/16/1998	Shioya et al.		
Y	457.	EP 0917119	5/19/1999	Paltenghe et al		
Y	458.	WO 00/68858	11/16/2000	Mankoff		
Y	459.	WO 01/35355	5/17/2001	Tsuei et al.		
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Y	461.	WO 97/43736	11/20/1997	Rhoads		
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet **21 of 27**

Application Number	09/705,486
Filing Date	November 3, 2000
First Named Inventor	Joseph Gendler
Art Unit	3623
Examiner Name	S. Jarrett
Attorney Docket Number	72167.000166

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
<i>SG</i>	463.	KUTLER, A Different Drummer on the Data Highway, American Banker, Section: No. 91, Vol. 160, 05/12/1995, page 14, 05/12/1995	
<i>SG</i>	464.	EPPER, A Player Goes After Big Bucks in Cyberspace, American Banker, Vol. 160, No. 86, ISSN: 0002-7561, 05/05/1995, p. 17, 05/05/1995	
<i>SG</i>	465.	BERRY ET AL., A Potent New Tool For Setting Database, Business Week, 09/05/1994, pp. 56-62, September 5, 1994	
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<i>SG</i>	467.	BERRY ET AL., A potent new tool for setting database, Business Week, Cover Story, 09/05/1994, pp. 56-62, September 5, 1994 Applets, java.sun.com, 05/21/1999, 05/21/1999	<i>REPEAT</i>
<i>SG</i>	468.	UNKNOWN, Associates National Bank (DE) Credit Card, The Associates, www.theassociates.com/consumer/credit_cards/main.html , 04/06/1999, 6 pages, 04/06/1999	
<i>SG</i>	469.	UNKNOWN, Associates National Bank (DE) Credit Card, The Associates, www.theassociates.com/consumer/credit_cards/main.html , 04/06/1999, 6 pages, 04/06/1999 At Your Request, www.wingspanbank.com, 09/28/1999, 09/28/1999	<i>REPEAT</i>
<i>SG</i>	470.	ANONYMOUS, Aversion Therapy: Banks Overcoming Fear of the 'Net to Develop Safe Internet-based Payment System w/ Netscape Communicator, Network World, ISSN: 0887-7661, 12/12/1994, 12/12/1994	
<i>SG</i>	471.	JAVA, Banking on JAVA(TM) Technology, java.sun.com, 05/21/1999, 05/21/1999	
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7/31/2002

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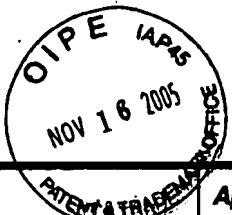
PTO/SB/08B (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449B/PTO		Application Number	09/705,486
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	November 3, 2000
		First Named Inventor	Joseph Gandler
		Art Unit	3623
		Examiner Name	S. Jarrett
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OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

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gg	475.	KUTLER, Cash Card Creator Looking Beyond Mondex, 02/09/1995, 02/09/1995	
gg	476.	BANK, Cash, Check, Charge--What's Next?, Seattle Times, 03/06/1995, 03/06/1995	
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gg	482.	FRIEDMAN, Dictionary of Business Terms, Barron's Third Edition, Copyright 2000, Copyright 2000	
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gg	485.	THOMAS, Enterprise JAVABEANS(TM) Technology: Server Component Model for the Java(TM) platform, java.sun.com, 05/2/1999, 05/21/1999	
gg	486.	MAIZE, Fannie Mae on the Web, Document ID: 52079, 05/08/1995, 05/08/1995 <i>ABSTRACT</i>	
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gg	488.	THE GALE GROUP, G&D America's Multi-application Smart Card Selected for Combined Payroll and 'Virtual Banking' Program in Mexico, Business Wire, 04/24/1998, p241047, 04/24/1998	

EXAMINER SIGNATURE <i>Scot J.</i>	DATE CONSIDERED <i>7/31/2007</i>
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet **23 of 27**

Application Number	09/705,486
Filing Date	November 3, 2000
First Named Inventor	Joseph Gandler
Art Unit	3623
Examiner Name	S. Jarrett

Attorney Docket Number **72167.000166**

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

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X	489.	THE GALE GROUP, G&D America's Multi-application Smart Card Selected for Combined Payroll and 'Virtual Banking' Program in Mexico, Business Wire, 04/24/1998, p241047, 04/24/1998Getting Smart with Java: Sun Micro Says American Express to Use Java for Smart Card, ABCNews.com, printed on 06/06/2000, 06/06/2000	REBUTTAL
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet **24 of 27**

Application Number	09/705,486
Filing Date	November 3, 2000
First Named Inventor	Joseph Gandler
Art Unit	3623
Examiner Name	S. Jarrett
Attorney Docket Number	72167.000166

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

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X	502.	BARNHAM, Network Brings Together Producers and Companies, Document ID: 17347, 02/01/94	
g	503.	HOULDER, OFT Gives the Individual Top Priority: Report Calls for Deregulation of Business Lending, Document ID: 91716, 06/08/1994, 06/08/1994 <i>ABSTRACT</i>	
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g	505.	HARRIS, Planning Using Primavera Project Planner P3 Version 3.0, User Guide, Copyright 1999 by Eastwood Harry Pty Ltd., 1999, 1999	
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J	509.	JOHNSTON, Pondering Passport: Do You Trust Microsoft With Your Data?, www.pcworld.com/resource/printable/article/0.aid,63244,00.asp , 09/24/2001, 9/24/2001 Primavera Systems, Inc. - How the World Manages Projects, Expedition Contract Control Software, www.primavera.com , 06/23/2005, 06/23/2005 Primavera and PurchasePro.com to Create E-Commerce Marketplace for Construction Industry, Primavera Ships P3, version 3.0, www.purchasepro.com/ , 09/21/1999, pp. 1-3, 09/21/1999 Product Data Integration Technologies, Inc., Step Integratin Authors, printed on 04/26/1999, 04/26/1999	<i>REOPEN</i>

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet

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Application Number **09/705,486**

Filing Date **November 3, 2000**

First Named Inventor **Joseph Gandler**

Art Unit **3623**

Examiner Name **S. Jarrett**

Attorney Docket Number **72167.000166**

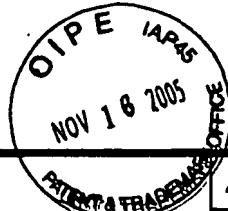
OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

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J	510.	JOHNSTON, Pending Passport: Do You Trust Microsoft With Your Data?, www.pcworld.com/resource/printable/article/0.aid;63244.00.asp, 09/24/2001, 9/24/2001Primavera Systems, Inc. - How the World Manages Projects, Expedition Contract Control Software, www.primavera.com, 06/23/2005, 06/23/2005Primavera and PurchasePro.com to Create E-Commerce Marketplace for Construction Industry, Primavera Ships P3, version 3.0, www.purchasepro.com/, 09/21/1999, pp. 1-3, 09/21/1999Product Data Integration Technologies, Inc., Step Integratin Authors, printed on 04/26/1999, 04/26/1999Resource Center: Consolidated Edison Selects GE TPN Post, printed 04/26/1999, 04/26/1999 <i>READ</i>	
X	511.	KORMANN, Risks of the Passport Single Signon Protocol, Computer Networks, Elsevier Science Press, Vol. 33, 09/20/2003, pp. 51-58, 09/20/2003	
g	512.	KORMANN, Risks of the Passport Single Signon Protocol, Computer Networks, Elsevier Science Press, Vol. 33, 09/20/2003, pp. 51-58, 09/20/2003SBA: Pro-Net, U.S. Small Business Administration Procurement Marketing and Access Network, Last Modified: 4/01/1999, 04/01/99 <i>REPEAT</i>	
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g	517.	JAKOBSSON ET AL., Secure and lightweight advertising on the web, Computer Networks, 31 (1999) 1101-1109, 1999Servlet/Applet/HTML Authentication Process with Single Sign-On, IBM Corporation, IBM Order: 00A6004, 01/01/2000, 01/01/2000 <i>REPEAT</i>	
g	518.	SHIBATA, Seventh International Conference on Parallel and Distributed Systems: Workshops, IEEE Computer Society, 4-7 July 2000, July 4-7, 2000	

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J	519.	SIEBEL, Siebel: Ensuring Customer Success, www.siebel.com, 11/17/1999, 11/17/1999	
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J	533.	FUJIMURA ET AL., XML Voucher: Generic Voucher Language, 02/2003, 02/2003	
J	534.	FUJIMURA ET AL., XML Voucher: Generic Voucher Language, 02/2003, 02/2003 eCharge, eCharge Corporation, www.echarge.com, 12/03/1999, 12/03/1999	REPEAT
J	535.	Sun Microsystems, Inc., "Getting Started Using RMI," Copyright 1996, 1997, 1998, 1999, pages 1-14 (05/21/99)	
J	536.	"Getting Started," GTN Post General Info, (04/26/99)	
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